

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>						<b>FED Applicable</b>	
<b>Description</b>			<b>Charges</b>				
<b>INTERNATIONAL BANKING</b>							
<b>Part A IMPORTS</b>							
<b>1</b>		<b>Sight/DA Letter of Credit Opening Commission.</b>	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC	YES
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC	
	b		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter		
	c		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter		
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter		
	e	Plus : Swift Charges Rs. 1,500/- Flat Courier Charges Rs. 1,500/- Flat per item					NO
	f	Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recovery of Commission if any due to shortfall in the volume of Business. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head.					
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat				YES
			(ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat				YES
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.					YES
	Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.					YES	
	Note:-e) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.					YES	
	g L/C opened under " Supplier Credit " , "Pay As You Earn Scheme" L/cs for period over one year	0.40% per quarter or part thereof upto final payment - Minimum Rs.2,000/- At the time of opening of L/C, commission to be charged on full amount of L/C liability. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	
	h L/C opened under "Deferred Payment" L/cs for period over one year	0.40% per quarter or part thereof upto final payment - Minimum Rs.3,000/- At the time of opening of L/C, commission to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	
	i In case of L/G undertaking to be issued favoring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-.				YES	
	j Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES	
<b>2</b>	<b>REVALIDATION CHARGES</b> Revalidation Commission for expired L/Cs revalidated	(i) Commission to be recovered from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				YES	

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3	<b>TRANSFER OF L/C</b>				
	Transfer of L/C to New Beneficiary	Transfer commission at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-		YES	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.			
4	<b>Registration of Import Contract</b>				
	a	Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.	Handling charges Rs.6,000/- Flat	YES
	b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M		YES
	c	Contract Registration Fee other than 'a' above.			
	i	upto Rs.75 Million over Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes. <b>Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-</b>		YES
	d	Registered Contract Amendment Commission	Flat Charges Rs.1,000/- If amendment involves increase in amount then Commission will be charged @.0.15% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.		YES
5	<b>L/C Amendment Charges</b>				
	a	L/C Amendment Charges	Rs.1,200/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.		YES
		Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs.1,500/- Flat per item			No
b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.		YES	
6	<b>Murabaha Charges</b>				
	a	Profit	Profit rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.		NO
b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst	<b>Handling Charges Rs.2,000/= per shipment.</b>		YES	
7	<b>L/C Cancellation Charges</b>				
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-		YES NO	
8	<b>Credit Report Charges</b>				
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual		NO	
		(ii) Plus Swift charges - Rs.500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.		NO	
9	<b>FIM</b>				
	a	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-			
	i	Arrangement of Facility	Nil		
	ii	On one time Request.	@ 0.55% of Bill Amount		YES
	iii	Due to Forced Clearance	@ 1.20% of Bill Amount		YES
	b	Handling charges of D.A L/C Consignment cleared & kept under Pledge:-			
i	Arranged at the time of opening of D.A L/C.	@ 0.35% of Bill Amount		YES	

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	<b>ii</b>	One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	@ 0.55% of Bill Amount	YES
	<b>iii</b>	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	@ 1.20% of Bill Amount	YES
<b>10</b>	<b>Import Bills returned unpaid.</b>			
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES
			Plus Courier charges Rs.1,500/- and any other charges from Beneficiary Bank for return of un-paid bills.	NO
		Note: a) If documents received pertains to other banks in Pakistan are sent to them to on the instructions of forwarding Bank.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/=	YES
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES
<b>11</b>	<b>Documentary Collection</b>			
	<b>a</b>	Import Collections:- Documentary on Sight & Usance basis	Sight Rs.1,000/- Flat Usance Commission @ 0.10% per month or part thereof (from the date of lodgement until payment) Minimum Rs.1,000/- Note: If usance bills lodged and retired on the same day Rs.1,000/- Flat will be recovered.	YES
	<b>b</b>	Consignments.	0.1 % Minimum Rs. 1,000/- irrespective of import volume	YES
	<b>c</b>	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES
	<b>d</b>	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/-	YES
			(ii) Plus Swift Charges Rs.500/-	NO
<b>12</b>	<b>Reimbursement Charges</b>			
		Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
<b>13</b>	<b>Other Import Related Charges</b>			
	<b>a</b>	Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES
	<b>b</b>	Service charges against import transactions i.e. Import Bills/PAD / Collection / Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-	YES
	<b>c</b>	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES
	<b>d</b>	Expenses recovery protest / Legal charges	At Actual	NO
<b>Part B</b>		<b>EXPORTS</b>		
<b>1</b>	<b>L/C Advising</b>			
	<b>a</b>	Advising L/C	(i) Rs.2,000/- Flat	YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO
	<b>b</b>	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat	YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO
<b>2</b>	<b>Amendment Advising.</b>			
		Amendment Advising.	(i) Rs.1,000/- Flat	YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO

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<b>3</b>	<b>Negotiation</b>		
a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES
b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES
c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.	YES
d	Export Development Surcharge	Rs.80/- Flat per transaction	YES
e	Negotiation Charges (FCY L/C's):-		
i	Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.1,500/-	YES NO
ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.1,500/-	YES NO
	Note: - Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.		
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES
<b>4</b>	<b>Confirmation</b>		
	Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions-Gloabal Trade Service (FI-GTS). Please refer Note No.7 ( Last Page)	YES
<b>5</b>	<b>Transfer of L/Cs.</b>		
	Transfer of Export L/Cs.	Rs.1,500/- Flat	YES
<b>6</b>	<b>Reimbursement</b>		
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES
<b>7</b>	<b>Processing of Documents under L/C restricted on other Banks</b>		
	Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES
<b>8</b>	<b>Handling of Duty Draw - Back Claims</b>		
a	Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.	YES
b	Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.	YES
<b>9</b>	<b>NOC Issuance / Documents Transferred</b>		
a	Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES
b	IERF – NOC for Entitlement	Rs.1,200/- ( Flat) per case	YES
c	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat	YES
d	Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES
<b>10</b>	<b>Collections</b>		
a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat	YES NO
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES
c	FDBC where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES
d	Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES

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	<b>e</b>	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs.1000/-  (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	YES  NO
	<b>11</b>	<b>Advance Payment Charges</b>		
		Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES
<b>Part C FOREIGN CURRENCY REMITTANCES</b>				
<b>A OUTWARD:</b>				
<b>1</b>	<b>ai</b>	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-  Plus Swift charges Rs.500/-  Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL at Work (Islamic) Account	YES  NO
	<b>aii</b>	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-  Plus Swift charges Rs.500/-  Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for HBL at Work (Islamic) Account but SWIFT Charges will apply & should be deducted.	YES  NO
	<b>b</b>	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES
	<b>c</b>	<b>Local Foreign Funds Transfers (LFFT)</b>		
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free	
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/-	Depending on the currency in which transfer is being made  YES
			Note: Free intercity LEFT for HBL at Work (Islamic) Account	
	<b>d</b>	<b>FFT/FDD</b>		
	<b>e</b>	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any  Plus Swift charges Rs.500/-	YES  NO
	<b>f</b>	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.  Plus Swift Charges - Rs.500/- for additional message.	YES  NO
<b>B INWARD:</b>				
<b>1</b>	<b>a</b>	Home Remittance	NIL	
	<b>b</b>	Others (Advance Payment)	NIL	
	<b>c</b>	Coinstar Money Transfer (Previously Travelex)	NIL	
	<b>d</b>	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-  Plus Courier Charges Rs. 150/-	YES  NO
	<b>e</b>	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Free if the deposit remains with the Bank for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs.300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.	YES

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<b>Part D OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>			
1	Correspondents' charges, if any, will be recovered.	At actual	NO
2	Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any	YES
		Plus Swift charges Rs.500/- if applicable.	NO
3	Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/-	YES
		Plus Swift charges Rs.500/-	NO
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL)	US\$20/- (To be recovered from collecting Bank)	YES
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.15% Minimum Rs.250/-	YES
		Plus Swift charges Rs.500/-	NO
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	YES
7	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES

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<b>DOMESTIC BANKING</b>				
<b>Part E</b>	<b>REMITTANCES</b>			
<b>1</b>	Issuance of Banker's Cheque			
<b>a</b>	Through A/c	Rs.250/- Flat		YES
<b>b</b>	Against Cash	0.50% of the Trasaction amount Min.Rs.500/- Max.Rs.5,000/-		YES
	<b>Note:-</b> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.			NO
<b>c</b>	For Cash Management customers, Charges as per specific agreement with them.			
<b>d</b>	Cancellation of Bankers Cheque	Rs.500/- Flat for non customers and Rs.200 for customers.		YES
	<b>Note:-</b> No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc. (iv) HBL Al-Mukhtar (Islamic Freedom)A/c holder is exempted from these charges			
<b>e</b>	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges		YES
<b>f</b>	Courier Delivery of Banker's Cheque	Rs. 250/-		YES
<b>2</b>	<b>Call Deposit Receipt (CDR)</b>			
<b>a</b>	Issuance from Account	Rs. 200/-		YES
<b>b</b>	Cancellation of CDR issued from Account	Rs. 200/-		YES
<b>c</b>	Issuance of Duplicate CDR issued from account	Rs. 200/-		YES
<b>3</b>	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.		YES
<b>4</b>	<b>INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS</b>			
	<b>Product</b>	<b>Transaction</b>	<b>Charges</b>	<b>Payable By</b>
<b>a</b>	Deposit (Cash)	(i) Within City	Free	Depositor
		(ii) Inter city	Flat Rs.370/=	
	<b>Note:-</b> i) Al-Mukhtar (Islamic Freedom) account is exempted from the recovery of Within City & Intercity charges.			
<b>b</b>	Withdrawals (Cash)	ii) Within City Upto Rs.500,000/- per day other	Free	Account Holder
		(ii) Within City Over Rs.500,000/= per day	0.1% of the transaction amount with Minimum Rs.500/-	
		(iii) Inter-city upto Rs.500,000/- per day	Flat Rs 370/-	
		(iv) Inter-City Over Rs.500,000/=	0.1% of the transaction amount with Minimum Rs.500/-	
<b>c</b>	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		(ii) Inter city	Free	
<b>d</b>	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 370/=		Beneficiary
<b>e</b>	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		(ii) Inter city	Flat Rs.200/-	
	<b>Note :</b> HBL Cheque to be obtained from Account Holders for all LFTs (e) above.			
	<b>Note:-1</b> (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad			

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	Note:-(2) (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.				YES
	Note:-(3) Cash Management as per agreement signed with the customer.				YES
	Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.				YES
	Note:-(5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.				
	Note:-(6) charges mentioned at 4 a,b, c, d & e are also applicable for all Branches				
	Note:-(7) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar (Islamic Freedom) Account and HBL at Work (Islamic) Account Holders.				
	Note:-(8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.				
<b>5</b>	<b>HBL RUPEE TRAVELLERS' CHEQUES :</b>				
<b>a</b>	Issuance of HBL Travelers Cheques	Rs. 10/- per leaf			YES
<b>b</b>	Refund in lieu of lost Travelers Cheques	Rs.100/- per leaf			YES
<b>c</b>	Issuance of TCs in lieu of lost TCs	Rs. 100/- per leaf			YES
<b>6</b>	<b>3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility</b>				
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million				
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>	<b>Total Charges to be recovered from Customers (PKR)</b>
	Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/=	Rs. 20/-	Rs. 220/=
		1:30 PM to 3:00 PM	Rs.300/=	Rs. 30/-	Rs.330/=
		3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-
	<b>Funds In-flow</b>	NIL			
<b>7</b>	<b>3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility</b>				
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000				
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>	<b>Total Charges to be recovered from Customers (PKR)</b>
	Monday to Friday	<b>First Batch 12:00 PM</b>	Rs. 25/-	Rs. 25/-	Rs. 50/-
		<b>2nd Batch 3:30 PM</b>	Rs. 25/-	Rs. 25/-	Rs. 50/-
	<b>Funds In-flow</b>	NIL			
<b>Part F</b>	<b>BILLS</b>				
<b>1</b>	<b>Collection: -</b>				
<b>a</b>	Documentary	@ 0.40% Minimum Rs.1000/-			YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO
<b>b</b>	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-			YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No Charges on LBC i.e proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP brach and vice versa.			NO
<b>c</b>	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/-			YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO
<b>d</b>	Charges for USS drafts / cheques presented in clearing.	Rs.300/- per instrument. Flat			YES
<b>e</b>	Intercity clearing through NIFT	Rs.300/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing. (iv) HBL Al-Mukhtar (Islamic Freedom) A/c holder is exempted from these charges			YES
<b>f</b>	<b>Urgent collection of local cheques for Rs.500,000 and above</b>	Rs.500/- per collection.			YES
<b>g</b>	<b>Returning Charges for Intercity Clearing / Collection (Documentary / Clean)</b>	Rs. 500/- Flat			YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC			NO



<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>				FED Applicable
Description		Charges		
<b>2</b>	<b>Inland Letter of Credit</b>			
<b>a</b>	Opening Commission	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC  YES
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter	
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter	
		Above Rs.100 M	Negotiable Per Quarter	
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
		Note: Charges negotiable on case-to-case basis under approval of Functional Head		
<b>b</b>	Amendments charges without increase in amount.	Rs.1,500/- Flat		YES
<b>c</b>	Involving increase in amount and / or extension in period of shipment.	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.		YES
<b>d</b>	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill		YES
<b>e</b>	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES
<b>f</b>	Advising / Amendment Charges.	Rs.1,500/- Flat	(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES
				NO
<b>g</b>	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).		YES
<b>h</b>	Handling commission on inland import collection bills at opening end.	Rs.600/- Flat per collection.		YES
<b>i</b>	Handling of discrepant documents	Rs.1500/- Flat		YES
<b>3</b>	<b>Documentary bills drawn against Inland Letters of Credit.</b>			
<b>3.1</b>	<b>SIGHT BILLS</b>			
<b>a</b>	<b>At Negotiating End</b>			
<b>i</b>	Negotiation Commission	Commission @ 0.55% Minimum Rs.600/-		YES
		Plus Profit as per Credit Line or normal Prevailing rate from date of Negotiation till realization.		NO
<b>ii</b>	Collection charges (Inland L/Cs)	Rs.800/- Flat		YES
<b>iii</b>	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat		YES
<b>b</b>	<b>At opening end (at the time of retirement) rate of Profit</b>			
<b>i</b>	If retired within 3 days from the date of lodgment.	Profit as per Credit Line from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date of negotiation.		NO
<b>ii</b>	If retired after 3 days of lodgment.	Profit as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Profit at normal Prevailing rate plus Commission @ 0.25% is to be recovered.		NO
				YES
	Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents.			
<b>c</b>	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.		YES
<b>Part G</b>	<b>FINANCES / ADVANCES</b>			
<b>A</b>	<b>PROJECT FINANCE</b>			
<b>1</b>	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.		YES

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>			FED Applicable
<b>Description</b>		<b>Charges</b>	
2	Fee and Charges in respect of project financing in addition to return on investment:-		
	a Processing, structuring and Advisory fee	On case to case basis as per agreement with the party.	YES
	b Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES
	c Legal documentation fee	On case to case basis as per agreement with the party.	YES
	d Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.	YES
	e Consortium Agent Fee	On case to case basis as per agreement with the party.	YES
	f Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.	YES
	g Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES
Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.			
<b>B</b>	<b>WORKING CAPITAL FINANCING/ ADVANCES/AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL FINANCING</b>		
1	Legal documentation fee in all cases of fund based and non fund based facilities	Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus <b>Profit</b> ) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee.	YES
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual
		(c) Registration Fee & Charge Search Report.	Actual
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.	
2	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M		
	a CREDIT SANCTION (New facility/Initial)	@ 0.12% minimum of Rs. 40,000/- of funded facilities including usance L/Cs	YES
	b Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat	YES
	c Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES
	d Facilities on Short form for One Off	Minimum Rs.2,000/-	YES
	e Annual Review Fee (on Renewal)	@ 0.1% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.	YES
		Note : i) Renewal for shorter periods proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval of reduced rate by Functional Head.	
f Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion	YES	
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.	YES	
3	Restructuring & Rescheduling Fee on Ijarah and DM including all types of moratorium/ deferments.	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).	YES
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.		

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>			FED Applicable	
<b>Description</b>		<b>Charges</b>		
4	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat	YES	
<b>C</b>				
<b>IJARAH FINANCE (Machinery)</b>				
a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).	YES	
b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case	YES	
		(ii) Actual out of pocket expenses (if First and Second charge is created)	YES	
<b>D</b>				
<b>OTHER CHARGES ON ADVANCES</b>				
1	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction	YES
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction	YES
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.	Rs.2,500/- Flat per property.	YES
	b	Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.	YES
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.	YES
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES
4	To mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES	
<b>5</b>				
<b>For IB Facility against pledge/ hypothecation.</b>				
a	Godown Rent.	Actual	NO	
b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account.		
		(ii) If inspection carried out by Bank Staff, charges will be as under:-		
		<b>For Advances</b>	<b>Pledge</b>	<b>Hypothecation</b>
		Up to Rs.1.000 M	Rs.200/- Flat	Nil
		Up to Rs.5.000 M	Rs.1,200/- Flat	Rs.1,200/- Flat
		Up to Rs.10.000 M	Rs.1,800/- Flat	Rs.1,800/- Flat
	Above Rs.10.000 M	Rs.2,200/- Flat	Rs.2,200/- Flat	
	Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.			
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.		
	Note: - These charges are per Customer for each pledge site.			
d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.	YES	
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.			

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>			FED Applicable
Description		Charges	
<b>Part H HBL Car Ijarah</b>			
<b>1</b>	<b>1.1</b>	Application Processing Fee (Inclusive of documentation charges) Rs.7,500/- Rs.3,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	YES
	<b>1.2</b>	Early Settlement Charges 1. Termination after delivery of vehicle , @ 9% of outstanding amount at the time of settlement.	YES
	<b>1.3</b>	Re-Possession Charges Actual or Rs. 50,000/- whichever is Lower	YES
	<b>1.4</b>	Legal Notice Fee Actual Cost	YES
	<b>1.5</b>	Late Payment Charity Rs. 1,000/- per late payment will be given to charity.	YES
<b>Part I STANDING INSTRUCTIONS CHARGES:</b>			
	<b>a</b>	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.200/- per transaction	YES
	<b>b</b>	Amendment of Current Standing Order Rs.200/- flat	YES
	<b>c</b>	Cancellation of Standing Order Rs.100/- flat	YES
<b>Part J SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>			
<b>1</b>		Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-	
	<b>a</b>	Individual shares with verified Transfer Deed attached. Rs.500/- Flat	YES
	<b>b</b>	Sale / Purchase of shares securities held against banking facilities. Rs.500/- Flat per transaction.	YES
	<b>c</b>	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities. Rs.850/- Flat	YES
	<b>d</b>	Replacement of securities under lien to the Bank. Rs.1,000/- Flat per replacement	YES
<b>2</b>		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).	
	<b>a</b>	Boxes and Packages Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES
	<b>b</b>	Envelopes Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES
<b>3</b>	<b>a</b>	Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly) Small Rs.3,000/- Flat per annum. Medium Rs.4,500/- Flat per annum. Large Rs.6,000/- Flat per annum. Extra Large Rs.10,000/- Flat per annum. Cubicle Locker Rs.40,000/- Flat per annum.	YES
	<b>b</b>	Key Deposit (Will apply at the time of issuance of new locker). Small Rs.3,000/- Flat Medium Rs.3,500/- Flat Large/Extra Large Rs.5,000/- Flat Cubicle Locker Rs.50,000/- Flat	NO
	<b>c</b>	Breaking Charges For Small, Medium, Large & Extra Large Locker Rs.3500/- per Locker or actual cost whichever is more.	YES
		Cubicle Locker Rs.6000/- per Locker or actual cost whichever is more.	YES
	<b>e</b>	Addition of New Locker Operator Rs. 300/-	YES
		Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.	

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017**

FED  
Applicable

Description		Charges			
Part K	GUARANTEES	Guarantee Amount Range	Per Quarter Charges or part thereof	Subsequent quarter or part thereof	
		From To			
		Amount upto 500,000	5,000	2,500	
		500,001 1,000,000	8,000	4,000	
		1,000,001 2,000,000	15,000	7,500	
		2,000,001 3,000,000	22,500	11,250	
		3,000,001 4,000,000	30,000	15,000	
		4,000,001 5,000,000	37,500	18,750	
		5,000,001 6,000,000	48,000	24,000	
		6,000,001 7,000,000	70,000	35,000	
		7,000,001 8,000,000	64,000	32,000	
		8,000,001 9,000,000	67,500	33,750	
		9,000,001 10,000,000	75,000	37,500	
		10,000,001 12,500,000	93,750	46,875	
		12,500,001 15,000,000	112,500	56,250	
		15,000,001 17,500,000	140,000	70,000	
		17,500,001 20,000,000	200,000	100,000	
		20,000,001 22,500,000	180,000	90,000	
		22,500,001 25,000,000	187,500	93,750	
		25,000,001 27,500,000	206,250	103,125	
		27,500,001 30,000,000	225,000	112,500	
		30,000,001 32,500,000	243,750	121,875	
		32,500,001 35,000,000	280,000	140,000	
		35,000,001 37,500,000	375,000	187,500	
		37,500,001 40,000,000	320,000	160,000	
		40,000,001 42,500,000	318,750	159,375	
		42,500,001 45,000,000	337,500	168,750	
		45,000,001 47,500,000	356,250	178,125	
		47,500,001 50,000,000	375,000	187,500	
		50,000,001 52,500,000	420,000	210,000	
		52,500,001 55,000,000	550,000	275,000	
		55,000,001 57,500,000	460,000	230,000	
		57,500,001 60,000,000	450,000	225,000	
		60,000,001 62,500,000	468,750	234,375	
		62,500,001 65,000,000	487,500	243,750	
		65,000,001 67,500,000	506,250	253,125	
		67,500,001 70,000,000	560,000	280,000	
		70,000,001 72,500,000	725,000	362,500	
		72,500,001 75,000,000	600,000	300,000	
		75,000,001 77,500,000	581,250	290,625	
		77,500,001 80,000,000	600,000	300,000	
		80,000,001 82,500,000	618,750	309,375	
		82,500,001 85,000,000	637,500	318,750	
		85,000,001 87,500,000	700,000	350,000	
		87,500,001 90,000,000	900,000	450,000	
		90,000,001 92,500,000	740,000	370,000	
		92,500,001 95,000,000	712,500	356,250	
		95,000,001 97,500,000	731,250	365,625	
		97,500,001 100,000,000	750,000	375,000	
	<ul style="list-style-type: none"> <li>- Minimum charges for the issuance/amendment of guarantee is 2,000/=</li> <li>- All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 10,000/- per Rs. 1 Million each (per quarter or part thereof ) plus Rs. 5,000/- subsequent charges.</li> <li>- Rs. 1,700/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.</li> <li>- Rs. 1,000/- (flat) will be charged for Guarantees issued to Shipping Companies.</li> <li>- Charges for guarantees issued on behalf of bank ( correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.</li> <li>- Claim handling charges of Rs. 3,000 (flat).</li> </ul>				

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>				FED Applicable	
		Description	Charges		
Part L	MISCELLANEOUS CHARGES				
1	a	Transaction Charges on BBA	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.		YES
	b	Transaction charges on Al-Irtifa (IDPA) A/c	Charge of Rs.50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.		YES
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free Transactional Services on Al-Mukhtar (Islamic Freedom) Account (as listed in the product features). For the month in which actual balance is below Rs.25,000/- even for a day, all the customer initiated debit transactions will be charged @ Rs.50/- per transaction in lump sum at month end on all customer initiated Debit transaction during the month and it will be auto recovered by the system.		YES
		Transaction Charges on HBL Asaan Account	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.		YES
2		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)		YES
3		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum		YES
4		Stop payment of cheque	(i) Rupee A/c	Rs.400/- Flat per instruction	YES
			(ii) F.C. A/C	US\$ 10/- or equivalent Flat per instruction	YES
		Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic)Account (3) HBL Al-Mukhtar (Islamic Freedom) account holders are exempted from these charges			
5		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Rs.400/- Flat per cheque	YES
			(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES
		Note: HBL Al-Mukhtar (Islamic Freedom) account holders are exempted from these charges			
6		Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Al Mukhtar Account, HBL at Work (Islamic), are exempted from these charges.		NO
7	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)		YES
		Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIF while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.			
8		Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.		YES
9		Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	YES
10		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES
			(ii) Above one year up to five years	Rs.200/- Flat Per cheque	
			(iii) Above five years	Rs.500/- Flat Per cheque	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>				FED Applicable	
Description		Charges			
11	a	Utility Bills Commission Note: These Charges are included in the net amount of bill	Rs.8/- per bill.	Electricity	NO
			As per agreement with Utility Companies.	Sui Gas	NO
				Telephone	NO
				Water	NO
				CDGK Utility	NO
b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.		YES	
12	<b>Other Services to BISE / University:-</b>				
a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head		YES	
b	To provide printed challans.			YES	
c	Safe keeping of question papers & answer copies.			YES	
d	Delivery of question papers to examination centres using Bank's transport.			YES	
	Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.				
13	Statement of Account outside agreed periodical cycle for all types of accounts, on request from customer.	Rs.35/- Flat, per statement		NO	
14	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/= Flat per month		NO	
15	Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement Note: HBL at Work (Islamic) Account is exempted.		NO	
16	Monthly Bank Statements	Rs.400/- per annum		NO	
17	Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat		NO	
18	Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.		YES	
	*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners. →Regular PLS Savings Accounts. (Islamic) →Basic Banking Accounts (BBA).				
19	Pension (Govt. Departments)	<b>Note:-</b> No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)		YES	
20	Confirmation of balances to Auditors.	Rs.500/- Flat		YES	
21	Bank Certificate for the purpose of Visa, Income tax etc.	Rs.300/- Flat per certificate		YES	
22	Overseas Employment Certificate.	Rs.500/- Flat per certificate		YES	
23	Visa Fee Collection	Rs.100/- Flat per application		YES	
24	<b>Credit Information Report / Opinion.</b>				
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES	
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.					
25	<b>For any enquiry requested by customer beyond 3 years relating to transactions on his account.</b>	Rs.1,000/- Flat		YES	
26	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-		YES	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>				FED Applicable
<i>Description</i>		<i>Charges</i>		
27		Closure of Account Charges	Free	YES
28		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	Yes
<b>Part M HBL DEBIT CARD (ATM CARD) *</b>				
<b>I</b>	<b>a</b>	Card Charges	Same charges applicable on Supplementary Cards except where mentioned	
	<b>b</b>	Annual fee (Primary)	PayPak Rs. 500/- Green Visa - Rs. 750/- Visa Chip - Rs.900/- MasterCard Standard - Rs.900/- UnionPay Mag - Rs.750/- UnionPay Chip - Rs. 900/- Visa USD - US\$ 10/- MasterCard Titanium - Rs. 1,250/= MasterCard World - Rs.6,000/-	YES
	<b>c</b>	Annual fee (Supplementary)	PayPak - N/A Green Visa - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- UnionPay - Rs. 300/- Visa USD - N/A MasterCard Titanium - Rs. 750/- MasterCard World - N/A	YES
	<b>d</b>	Card Replacement fee	PayPak - Rs.250/- Green Visa - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- UnionPay Mag - Rs. 300/- Union Pay Chip - Rs.400/- Visa USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-	YES
	<b>e</b>	POS Transaction fee per transaction Local.	PayPak - Nil Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES
	<b>f</b>	POS Transaction fee per transaction International	PayPak - Nil Green Visa - 4% of Transaction Amount Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount UnionPay Mag - NIL UnionPay Chip - NIL Visa USD - 3% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount	YES
	<b>g</b>	ATMs International (Cash withdrawal)	PayPak - Nil Green Visa - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher Visa Chip - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs.400/-per Transaction, whichever is higher UnionPay Mag - NIL UnionPay Chip - NIL Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs.400/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher	YES



<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>			<b>FED Applicable</b>
<i>Description</i>	<i>Charges</i>		
<b>h</b> ATMs International (Balance Inquiry)	PayPak - Nil Green Visa - Rs. 300/- per Transaction Visa Chip - Rs. 300/- per Transaction MasterCard Standard - Rs.300/- per Transaction UnionPay Mag - NIL UnionPay Chip - NIL Visa USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.400/- per Transaction MasterCard World - Rs.400/- per Transaction		YES
<b>i</b> SMS Alert Charges	Rs.100/- per month,		YES
*Note: (i) HBL @ Work: As per agreement (ii) Account based propositions: As per account terms & conditions			YES
<b>j</b> E-commerce activation charges	Upto Rs. 200 (per session)		YES
<b>2</b>	<b>MERCHANT ACQUIRING (POS)</b>		
<b>a</b> Merchant Discount Rate	Upto 3% of Transaction Amount		YES
<b>3</b>	<b>MERCHANT ACQUIRING (INTERNET)</b>		
<b>a</b> Merchant Discount Rate	Upto 5% of Transaction Amount		
<b>b</b> Set up Charges	Upto Rs.100,000/-		YES
<b>c</b> Annual Maintenance Charges	Upto Rs.100,000/-		YES
<b>d</b> Transaction Charges	Upto Rs.50/- per Transaction		YES
<b>Part N</b>	<b>HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>		
<b>1</b>	<b>ATM Charges</b>		
<b>1.1</b>	<b>Cash Withdrawal</b>		
<b>a</b> HBL ATMs	Nil		YES
<b>b</b> 1-Link and Mnet ATMs	Rs.13/- per withdrawal (PayPak, Visa, Master Card & UnionPay) Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt)Free Cash Withdrawals from other Bank's ATMs for HBL at Work (Islamic) Account & HBL Al-Mukhtar (Islamic Freedom) account.		YES
<b>1.2</b>	<b>Balance Inquiry</b>		
<b>a</b> HBL ATMs	Nil		
<b>b</b> 1Link ATMs	Nil		
<b>c</b> Mnet ATMs	Rs.5/- Flat per inquiry (PayPak, Visa, Master Card & UnionPay)		YES
<b>d</b> HBL ATMs Mini Statement	Rs.5/- Flat (PayPak, Visa, Master Card & UnionPay)		YES
<b>1.3</b>	<b>Funds Transfer</b>		
Inter Branch Fund Transfer	Nil		
Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer Free Funds Transfer through HBL ATMs for HBL at Work (Islamic) Account		YES
<b>1.4</b>	<b>Utility Bill Payment</b>		
<b>1.5</b> HBL-ATM Biometric Verification	Rs. 15/- Per Transaction		YES
<b>2</b>	<b>HBL Phone Banking</b>		
<b>a</b>	<b>Funds Transfer</b>		
Inter Branch Fund Transfer	Rs.100/- Flat per transfer		YES
Inter Bank funds transfer (IBFT)			
<b>b</b> Statement Request	Rs-35/- Flat per Statement		NO
<b>c</b> Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.400/- Flat per instruction	YES
	(ii) F.C. A/C	US\$ 10/- Flat per instruction (or equivalent in other currencies)	YES
Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.			
<b>d</b> Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Al Mukhtar Account, HBL at Work (Islamic), are exempted from these charges.		NO

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>				FED Applicable	
Description		Charges			
3		<b>HBL Internet Banking/ HBL Mobile</b>			
	a	Subscription	Nil		
	b	<b>Funds Transfer</b>			YES
		Inter Branch funds transfer Inter Bank funds transfer (IBFT)	Nil Rs.100/- Flat per transfer Free Funds Transfer through Internet Banking for HBL at Work (Islamic) Account		
	c	Utility Bill Payment	NIL	Electricity	NO
				Sui Gas	NO
Telephone				NO	
Water				NO	
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Al Mukhtar Account, HBL at Work (Islamic), are exempted from these charges.		NO	
4		<b>HBL Mobile Banking with Ufone (USSD Channel)</b>			
	a	Balance Inquiry	NIL		
	b	Mini Statement	NIL		
	c	Utility Bill Payment	NIL		
	d	Mobile Bill Payment	NIL		
	e	<b>Fund Transfer</b> Inter Bank funds transfer (IBFT) Inter Branch funds transfer	Rs.100/- Flat per transfer		YES
<b>Part O DISPATCH / COMMUNICATION CHARGES</b>					
1		Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.	NO	
			(ii) Inland (Inter City) - Rs.50/- Flat per item.		
2		Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.	NO	
			(ii) Inland (Inter City) - Rs.70/- Flat per item.		
			(iii) Foreign Rs.200/- Flat per item.		
			(iv) For Foreign Import LC Rs.1,200/- Flat per item.		
			(v) For Inland LC Rs.200/- Flat per item.		
3		Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher.	NO	
			(ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		
4		Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.	NO	
5		Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat	NO	
			(ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat	NO	
			(iii) All other Swift Messages Rs.500/- Flat	NO	
6		Fax	Rs.100/- Flat per message.	NO	
<b>Part P INVESTMENT PORTFOLIO SECURITIES (IPS)</b>					
1	<b>IPS Service Charges to be applied on GoP SUKUK at Coupon payment once per annum</b>				
	<b>IPS Services Charges</b>				
	i	IPS Custody Service Charges	Nil		
	ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines	NO	
	iii	IPS Statement	Quarterly Free		
On Request Rs.50/- Flat			YES		
<b>Part Q INVESTMENT BANKING</b>					
1	a	Advisory Fee	Negotiable on case to case basis.	YES	
	b	Succession Fee		YES	
	c	Retainer Fee		YES	
	d	Arrangement Fee		YES	
	e	Underwriting Fee		YES	
	f	Participation Fee		YES	
	g	Monitoring Fee		YES	
	h	Commitment Charges		YES	
	i	Trustee / Agency Fee		YES	
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2017 TO DECEMBER 31, 2017</b>			FED Applicable
Description		Charges	
<b>Part R</b>	<b>BANK CHARGES FOR GOVT. BUSINESS</b>		
	<b>IMPORTS</b>		
<b>1</b>	Cash Letter of Credit		
<b>a</b>	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES
<b>b</b>	Rs.250,000/- and above	0.0625% of the value of the L/C	YES
<b>c</b>	Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation	
<b>d</b>	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.		
<b>Part S</b>	<b>EXEMPTIONS</b>		
<b>a</b>	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.		
<b>b</b>	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in Profit Earning Deposits / Accounts. Note: - Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.		
	<b>Exemptions can only be granted for charges included under the following "Parts of SOBC".</b>		
1	Part-C - Foreign Currency Remittances		
2	Part-D - Other Charges on Foreign Exchange Transactions		
3	Part-E - Remittances		
4	Part-F - Bills / Collection		
5	Part-G - Finances / Advances		
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits		
7	Part-L - Miscellaneous Charges		
8	Part-M - HBL Debit Card (ATM Card)		
9	Part-N - HBL Alternate Delivery Channels (ADC)		
10	Part-O - Dispatch / Communication Charges		
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-9 will be refunded in the months of April, July, October & January, for the previous quarters.		
<b>Note-1:-</b>	<b>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</b>		
<b>Note-2:-</b>	<b>The applicability of FED is based on understanding of the relevant laws.</b>		
<b>Note-3:-</b>	<b>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</b>		
<b>Note-4:-</b>	<b>Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</b>		
<b>Note-5:-</b>	<b>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>		
<b>Note-6:-</b>	<b>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>		
<b>Note-7:-</b>	<b>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)</b>		